



COUNTY COURT JUDGMENT STATISTICS HALF YEARLY RESULTS

County court judgments in England and Wales have risen more in the first six months of 2005 than at any other time since 1991, according to statistics released today (September 28) by Registry Trust Ltd, the public interest company founded in 1985 to run the Registry of County Court Judgments on behalf of the Lord Chancellor.

Throughout the 1990s, judgments declined as the economy improved and lenders turned away from the courts but this trend appears to be reversing. During the first half of this year, judgments increased across the board:

- consumer judgments increased by 14.8 percent to 290,643 (in addition there were 108,000 estimated DVLA judgments¹)
- commercial judgments increased by 2.4 percent to 84,361
- child support agency orders increased by 119.8 percent to 1,123

This is the most rapid increase in judgments against people in any half-year since 1991.

There were approximately 18,000 judgments a month resulting from a new DVLA policy of obtaining judgments against people failing to pay road tax. Although they count as judgments on the register their predictive value is currently being assessed by credit reference agencies. Taking these into account the number of judgments rose by 145,383 (or 57.4 percent).

¹ Judgments for the non-payment of fines to the Driver Vehicle Licensing Authority (DVLA) have only been collected since 2004.

The new internet search facility (introduced by Registry Trust in 2005) has been well used and already accounts for 15 percent of all searches performed at or by Registry Trust (over 1,700 searches). Postal and personal searches decreased as a result, but overall searches increased by 9.9 percent on the first half of 2004.

Issuing the half-yearly statistics, Malcolm Hurlston, the chairman of Registry Trust said, “The rise in judgment numbers is clear proof of a deteriorating economy in the personal sector. Lenders have returned to the county courts to pursue people who have not repaid, reversing a trend. This demonstrates the enduring value of the judgment route to the credit industry. Consumers benefit in that it is rare for people with judgments against them to be exposed to further credit. “I am particularly pleased that our new internet search facility has proved popular.”

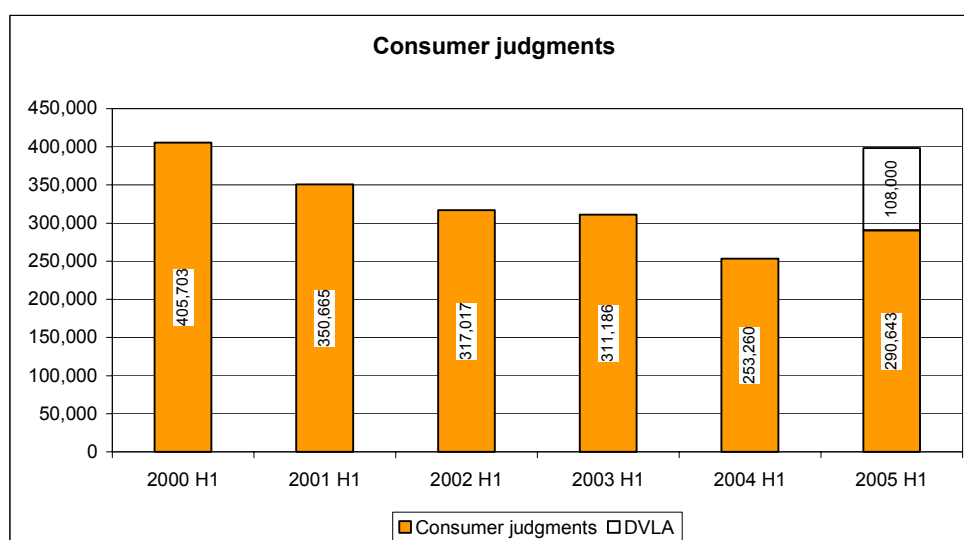


Table 1 – Consumer and commercial judgments since 2000

Year	Half	Consumer	DVLA	Commercial
2005	1	290,643	108,000	84,361
2004	1	253,260	-	82,389
2003	1	310,275	-	88,491
2002	1	317,017	-	95,350
2001	1	350,665	-	99,408
2000	1	405,703	-	99,870

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Notes for editors:

Registry Trust is a non-profit company established in 1986 to operate the Registry of County Court Judgments for England and Wales. It now maintains a public record of judgment and decree information from most jurisdictions in the British Isles. These records are an important factor in avoiding debt and in assisting responsible lending decisions, which in turn support a modern and stable economy.

Anyone may search any name and address in Great Britain by sending £4.50 to Registry Trust, 173-175 Cleveland Street, London W1T 6QR.

Alternatively, a search form can be downloaded from or an online search request submitted at Registry Trust's website www.registry-trust.org.uk